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To: Comments

Subject: Proposed FDIC Rule - Reciprocal Deposits

The new rule on Reciprocal Deposits is very appropriate, and much appreciated, and it allows a single bank to hold onto an entire relationship instead of sharing it with competitors. In short, it allows for better customer service on larger deposit relationships, and a more stable core deposit. Looking forward, the FDIC should eliminate all limitations on Reciprocal Deposits, even if a Bank is troubled. These are core deposits, and should not be treated any different than any other cored deposit.

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